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Attorneys for Santander Consumer USA Inc.

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE  
NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION**

IN RE:

Ricky Dale James and Theresa Elaine James,  
  
Debtors.

Case No. 13-70186-HDH-13

Santander Consumer USA Inc.,  
  
Movant,

Hearing on Motion to Lift  
Automatic Stay:  
December 18, 2013 at  
10:00 a.m.

v.

Ricky Dale James and Theresa Elaine James,  
  
Debtors-Respondents.

**MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

**NOTICE**

**PURSUANT TO LOCAL BANKRUPTCY RULE 4001-1(b), A RESPONSE IS  
REQUIRED TO THIS MOTION, OR THE ALLEGATIONS IN THE MOTION MAY  
BE DEEMED ADMITTED, AND AN ORDER GRANTING THE RELIEF SOUGHT  
MAY BE ENTERED BY DEFAULT.**

**ANY RESPONSE SHALL BE IN WRITING AND FILED WITH THE CLERK OF THE  
UNITED STATES BANKRUPTCY COURT AT 1100 COMMERCE STREET, ROOM  
1254, DALLAS, TX 75242 BEFORE THE CLOSE OF BUSINESS ON DECEMBER 10,  
2013, WHICH IS AT LEAST 14 DAYS FROM THE DATE OF SERVICE HEREOF. A**

**COPY SHALL BE SERVED UPON COUNSEL FOR THE MOVING PARTY AND ANY TRUSTEE OR EXAMINER APPOINTED IN THIS CASE. ANY REPOSE SHALL INCLUDE A DETAILED AND COMPREHENSIVE STATEMENT AS TO HOW THE MOVANT CAN BE “ADEQUATELY PROTECTED” IF THE STAY IS TO BE CONTINUED.**

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW SANTANDER CONSUMER USA INC., an assignee of HSBC Auto Finance Inc., a creditor in the above bankruptcy, complaining of Debtors and files its Motion for Relief from the Automatic Stay of 11 U.S.C. §362 to permit it to take possession of and to foreclose its interest in certain property described hereinbelow, and in support thereof would show the Court as follows:

1. A voluntary Petition commencing the above Bankruptcy case under Chapter 13 of the Bankruptcy Code was filed by Ricky Dale James and Theresa Elaine James. This filing operated as a Stay against actions as specified in 11 U.S.C. §362.
2. Santander Consumer USA Inc. is the holder of a secured claim against Debtors. A Contract and Certificate of Title create and perfect an interest in favor of Santander Consumer USA Inc. on the property described in the Contract, namely: 2002 Dodge Ram, VIN: 1D7HU18Z22J152834 (the “Collateral”).
3. The Chapter 13 Plan requires payments to Santander Consumer USA Inc. to be made directly by Debtors. A delinquency exists for the months of August through November 2013 totaling \$1,470.00. Debtors are in default under terms of the Contract and Santander Consumer USA Inc. is therefore entitled to immediate possession of the Collateral.
4. Santander Consumer USA Inc. has been unable to verify insurance coverage and believes that Debtors have no physical damage insurance on the Collateral as required by the Contract. Such lack of insurance coverage does not adequately protect Santander Consumer USA Inc.’s security interest and represents “cause” to lift the stay.

5. Santander Consumer USA Inc. does not have, and has not been offered adequate protection for its interest in the Collateral, and the Collateral is depreciating by reason of the passage of time and the use of the Collateral.

6. If Santander Consumer USA Inc. is not permitted to foreclose its interest in the above-described Collateral, it will suffer irreparable injury, loss and damage.

7. In the event Santander Consumer USA Inc. exercises its rights to repossess and sell or otherwise liquidate the Collateral pursuant to an Order for Relief from Stay, Santander Consumer USA Inc. requests the right to file an amended Proof of Claim for any deficiency balance remaining and that such balance be treated and paid as an unsecured claim under the existing Confirmed Plan, if any.

WHEREFORE, Santander Consumer USA Inc. prays that, upon consideration of this Motion:

(1) The Automatic Stay of 11 U.S.C. §362 be modified to permit Santander Consumer USA Inc. to take possession of and to foreclose its interest in the Collateral described above;

(2) In the event Santander Consumer USA Inc. exercises its rights to repossess and sell or otherwise liquidate the Collateral pursuant to an Order for Relief from Stay, Santander Consumer USA Inc. requests the right to file an amended Proof of Claim for any deficiency balance remaining and that such balance be treated and paid as an unsecured claim under the existing Confirmed Plan;

(3) Upon termination of the automatic stay, Debtors shall surrender the Collateral to Santander Consumer USA Inc.; and

(4) Santander Consumer USA Inc. be granted such other relief to which it may be entitled.

DATED November 26, 2013.

Respectfully submitted,

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By: /s/ Patrick M. Lynch  
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ATTORNEYS FOR MOVANT,  
SANTANDER CONSUMER USA INC.

### **NOTICE**

**Pursuant to Local Rule 4001(e), "Absent compelling circumstances, evidence presented at preliminary hearings in the Dallas and Fort Worth Divisions on motions for relief from the automatic stay will be by affidavit only. The party requesting the hearing must serve evidentiary affidavits at least seven days in advance of such hearing; the responding party must serve evidentiary affidavits at least forty-eight hours in advance of such hearing."**

### **CERTIFICATE OF SERVICE**

A true and correct copy of the Motion for Relief from the Automatic Stay was served upon the parties listed below by First Class Mail, postage prepaid, or by electronic filing notification, on November 26, 2013.

U.S. Trustee  
1100 Commerce Street, Room 976  
Dallas, TX 75242

Monte J. White, Esq.  
1106 Brook Avenue  
Wichita Falls, TX 76301

Ricky Dale James  
6612 Rosedale St  
Wichita Falls, TX 76310

Theresa Elaine James  
6612 Rosedale St  
Wichita Falls, TX 76310

Walter 12,13 Ocheskey, Chapter 13 Trustee  
6308 Iola Avenue  
Lubbock, TX 79424

/s/ Patrick M. Lynch  
Patrick M. Lynch

CERTIFICATE OF CONFERENCE

I hereby certify that prior to filing the foregoing Motion:

- ☒ My office made a good faith effort to negotiate a settlement of the dispute with Debtors' Counsel; or
- ☐ Debtors' Counsel failed to respond to my office's initial communication by the same time on the second business day after such communication. My office made at least one attempt to contact Debtors' counsel by phone.

Therefore, this Motion is presented to the Court for determination.

/s/ Patrick M. Lynch  
Patrick M. Lynch